

AMERICAN INVESTMENT GROUP OF NEW YORK, L.P.

AMENDMENT TO

ARTICLES OF LIMITED PARTNERSHIP

AMENDMENT TO THE ARTICLES OF LIMITED PARTNERSHIP (the "Agreement") of American Investment Group of New York, L.P., made as of the close of business on December 31, 2000, by and among ROBERT CREMA, as general partner (the "General Partner") and ELAINA CREMA, as limited partner (the "Limited Partner").

The said Articles of Partnership are amended as follows:

1. The Partnership ceased to be a regulated broker-dealer and market-maker.
2. the following amendment shall apply to section 2.4 Purposes:

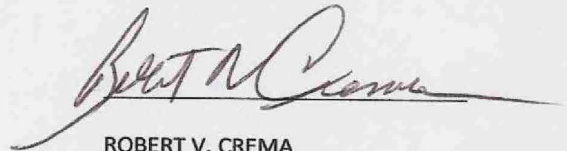
The purposes of the Partnership are to engage in business in the securities industry in including but not limited to providing consulting and advisory services regarding all types of securities.

In general, to possess and exercise all the powers and privileges that are necessary or convenient to the conduct, promotion or attainment of the business or purpose of the Partnership.

To endow the General Partner(s) with the powers to do any and all things necessary and suitable to carry out the purposes of the Partnership.

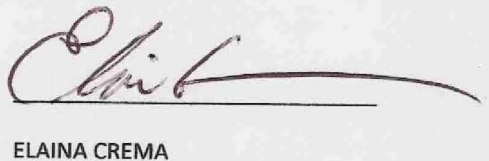
IN WITNESS WHEREOF, the undersigned have set their hand as of the last day of December, 2000

GENERAL PARTNERS:



ROBERT V. CREMA

LIMITED PARTNERS:



ELAINA CREMA